IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:

Christopher WARNOCK

Application Number:

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Examiner Nam:

Le. Nancy Loan T

Title of Invention

Method and apparatus for improved information transactions

Attorney Docket Number: EBRY0001

April 8, 2010

Mail Stop: Amendments Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Examiner Le:

This is in response to the Office Action mailed January 8, 2010 for the above-identified patent application. **Listing of Claims** begin on Page 2. **Remarks** begin on Page 14.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445. Customer No. 22862. (Order No. EBRY0001).